

## NFMC – Making Home Affordable – Outreach and Intake Project

### **What is this project about?**

The MHA Outreach and Intake Project's goal is to reach homeowners to make them aware of the full range of options under MHA and to assist them with the successful completion of the MHA application process for HAMP Tier I & II and HAMP PRA submissions.

### **What is the source of funds?**

The project is funded through Treasury under TARP. NeighborWorks is administering the funds.

### **Who is eligible to participate?**

HUD-approved Housing Counseling Intermediaries, State Housing Finance Agencies, and chartered members of NeighborWorks network that were grantees in Round 5 or Round 6 of the NFMC Program and in good standing with NFMC and HUD. Sub-agencies must have participated in NFMC Round 5 or 6 as sub-agencies.

### **When was the funding decision made?**

MD DHCD was informed on April 16, 2013 that it was allocated funds under this project.

### **How much did MD DHCD receive?**

|     |             |  |
|-----|-------------|--|
|     | \$75,150.00 | DPS- funding for Housing Counseling Agencies |
| 25% | \$18,787.50 | OUTREACH                                     |
| 7%  | \$5,260.50  | OVERSIGHT                                    |
|     |             |  |
|     | \$99,198.00 | TOTAL AMOUNT                                 |

### **What MHA Programs are parts of this program?**

This program is limited to HAMP, Tier 1 and Tier 2, and Principle Reduction.

### **When do the funds have to be used?**

The performance period for the MHA Outreach and Intake Project is expected to be April 15, 2013 to December 31, 2013. All funding must be expended by December 31, 2013.

### **What are the eligible uses for the funds?**

DPS (document prep and submission) Fees determined by how many borrower documents are uploaded in HLP and accepted by servicer to qualify

Outreach Funds which can be used to purchase local advertising, print & radio ads, engage local media, mass mailings, social media campaigns, engage local partners, host events. They cannot be used for credit counseling, homebuyer education or post-purchase counseling or general overhead costs. The Treasury will create marketing materials which the grantees can utilize.

Oversight Funds which can be used for quality control, day-to-day oversight, infrastructure and systems improvements, and communication between sub-grantees.

**How will DHCD decide which NFMC sub-grantees will participate in the Program?**

DHCD anticipates the number of sub-grantees to be approximately 11-16 organizations

- NFMC 5-6 agencies, DHCD cannot add new agencies that did not participate in NFMC 5-6.
- HLP Usage – *any organization who has submitted more than 40 files through HLP*
- No compliance issues or findings
- Geographic Distribution throughout the state

**How many applications for the DPS funds will each grantee be required to submit?**

- DHCD would be required to submit 167 total applications
- Each sub-grantee would be required to submit between 10-15 applications

**What is the maximum amount each sub-grantee can earn in DPS funds?**

\$450/intake x 15 intakes = **\$6,750.00**

**How will organizations report on submitted packages to receive DPS funds?**

- **Monthly reports from HOPE LOAN PORT (HLP)** will determine payment of DPS funds
- DHCD will be required to submit programmatic reports:
  - Quarterly programmatic reports (August 1, November 1, February 1)
  - Include certification of continued compliance with all program requirements
  - Questions provided in Exhibit 6 of funding announcement

**Can clients be billed under both NFMC 7 and MHA Outreach & Intake Program?**

No, clients **cannot** be billed under both programs.

**Can existing clients be used?**

No, not unless there is a new hardship.

Clients will need to have an **Intake date after 5/15/13**

**How does MD DHCD plan to use Outreach Funds?**

- Ticker Crawl Message on Weather Channel Cable TV in target regions
- Printing and Distributing Posters with Treasury and Department Branding
- Advertising on Montgomery County Ride-On Buses MHA branding in English and Spanish
- Constant Contact Newsletter for HOPE HOTLINE consumers

If you have questions regarding this program, please contact:

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